

Fill in this information to identify the case:

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Debtor 1 Emily M Warrick

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of PA  
(State)

Case number 19-70465-JAD

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Kondaur Capital Corporation, not in its individual capacity but solely in its capacity as Separate Trustee

Name of creditor: of Matawin Ventures Trust Series 2019-4Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 3480

Date of payment change: 09/01/20  
Must be at least 21 days after date of this notice

New total payment: \$ 879.55  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 349.49New escrow payment: \$ 287.39

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x 

Signature

Date 07/09/2020

Print: Bonni S. Mantovani  
First Name Middle Name Last Name

Title Attorney

Company Prober & Raphael, A Law Corporation

Address 20750 Ventura Boulevard, Suite 100  
Number Street  
Woodland Hills CA 91364  
City State ZIP Code

Contact phone (818) 227-0100

Email Email: cmartin@pralc.com

333 S. Anita Drive  
Suite 400  
Orange, CA 92868  
For Inquiries: (888) 566-3287

Analysis Date: July 08, 2020

EMILY M WARRICK  
JASON R HENDERSHOT  
104 MICHLIN AVE  
CURWENSVILLE PA 16833

Loan: **REDACTED**

Property Address:  
104 MICHLIN AVE  
CURWENSVILLE, PA 16833

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2020 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2020:
Principal & Interest Pmt:	592.16	592.16 **
Escrow Payment:	349.49	287.39
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$941.65	\$879.55

Escrow Balance Calculation	
Due Date:	Oct 01, 2019
Escrow Balance:	(2,717.82)
Anticipated Pmts to Escrow:	3,844.39
Anticipated Pmts from Escrow (-):	781.28
Anticipated Escrow Balance:	\$345.29

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(3,505.80)
Mar 2020		787.98		*		0.00	(2,717.82)
					Anticipated Transactions	0.00	(2,717.82)
Jun 2020				781.28	Township		(3,499.10)
Jul 2020		3,494.90					(4.20)
Aug 2020		349.49					345.29
	\$0.00	\$4,632.37	\$0.00	\$781.28			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: July 08, 2020

EMILY M WARRICK

Loan: REDACTED

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	345.29	1,893.38
Sep 2020	222.89			568.18	2,116.27
Oct 2020	222.89	1,893.38	School	(1,102.31)	445.78
Nov 2020	222.89			(879.42)	668.67
Dec 2020	222.89			(656.53)	891.56
Jan 2021	222.89			(433.64)	1,114.45
Feb 2021	222.89			(210.75)	1,337.34
Mar 2021	222.89			12.14	1,560.23
Apr 2021	222.89			235.03	1,783.12
May 2021	222.89			457.92	2,006.01
Jun 2021	222.89	781.28	Township	(100.47)	1,447.62
Jul 2021	222.89			122.42	1,670.51
Aug 2021	222.89			345.31	1,893.40
	<u>\$2,674.68</u>	<u>\$2,674.66</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 445.78. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 445.78 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 345.29. Your starting balance (escrow balance required) according to this analysis should be \$1,893.38. This means you have a shortage of 1,548.09. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 2,674.66. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	222.89
Surplus Amount:	0.00
Shortage Amount:	64.50
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$287.39</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$815.05 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

**SPECIAL NOTICE**

**THE FOLLOWING NOTICE IS GIVEN TO YOU IN THE EVENT THAT THE FEDERAL FAIR DEBT COLLECTIONS ACT APPLIES TO THIS COMMUNICATION.**

The following statement provides you with notice of certain rights which you may have by law. Nothing in this statement modifies or changes the hearing date or response time specified in the attached documents or your need to take legal action to protect your rights in this matter. No provision of the following statement modifies or removes your need to comply with local rules concerning the attached documents.

**CONSUMER DISCLOSURE**

This communication is made in an attempt to collect on a debt or judgment and any information obtained will be used for that purpose. Please be advised that if you notify Prober and Raphael within 30 days that all or a part of your obligation or judgment is disputed, then Prober and Raphael will mail to you a written verification of the obligations or judgment and the amounts owed to

Kondaur Capital Corporation, not in its individual capacity but solely in its capacity as Separate Trustee of Matawin Ventures Trust Series 2019-4

. In addition and upon your request within 30 days, you will be provided with the name and address of the original creditor, if different from the current creditor.

PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES:

I, Tina Gaboyan, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364.

On 7/14/2020, I served the within NOTICE OF PAYMENT CHANGE on all interested parties in this proceeding by placing true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States Mail at Woodland Hills, California, addressed as follows:

Emily M Warrick  
104 Michlin Avenue  
Curwensville, PA 16833  
Debtor

Kenneth P. Seitz, Esquire  
Law Offices of Kenny P. Seitz  
Post Office Box 211  
Ligonier, PA 15658  
Attorney for Debtor

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Chapter 13 Trustee

I declare that I am employed in the office of a member of the Bar at whose direction this service was made.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on 7/14/2020 at Woodland Hills, California.

/s/ Tina Gaboyan